

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Mark T Kresak</u> | Social Security number or ITIN | xxx-xx-6662 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Jennifer L Kresak</u> | Social Security number or ITIN | xxx-xx-7951 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 19-70739-JAD | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark T Kresak

Jennifer L Kresak

4/23/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mark T Kresak
Jennifer L Kresak
Debtors

Case No. 19-70739-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 4

Date Rcvd: Apr 23, 2025

Form ID: 3180W

Total Noticed: 56

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Mark T Kresak, Jennifer L Kresak, 1431 Oberlin Street, Johnstown, PA 15905-2037 |
| aty | + Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338 |
| 15206202 | C-B-W Schools Federal Credit Union, 460 Locust St, Sidman, PA 15955 |
| 15168002 | Cbw Schools Fcu, 460 Locust St., Sidman, PA 15955 |
| 15168017 | Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108 |
| 15168025 | + Tristin Kresak, 1431 Oberline Street, Johnstown, PA 15905-2037 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Apr 24 2025 04:49:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Apr 24 2025 04:49:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + EDI: PRA.COM | Apr 24 2025 04:49:00 | PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067 |
| cr | + EDI: PRA.COM | Apr 24 2025 04:49:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15167999 | Email/PDF: BankruptcynoticesExceptions@wellsfargo.com | Apr 24 2025 01:38:37 | American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808 |
| 15172223 | Email/Text: ebnbankruptcy@ahm.honda.com | Apr 24 2025 01:01:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 |
| 15191041 | EDI: CRFRSTNA.COM | Apr 24 2025 04:49:00 | CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OHIO 44181-8011 |
| 15183326 | EDI: CAPITALONE.COM | Apr 24 2025 04:49:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15168000 | + EDI: CAPITALONE.COM | Apr 24 2025 04:49:00 | Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 15196364 | EDI: CITICORP | Apr 24 2025 04:49:00 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 15168003 | + EDI: CITICORP | Apr 24 2025 04:49:00 | Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217 |
| 15168004 | + EDI: WFNNB.COM | Apr 24 2025 04:49:00 | Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789 |
| 15168005 | + EDI: WFNNB.COM | | |

District/off: 0315-7

User: auto

Page 2 of 4

Date Rcvd: Apr 23, 2025

Form ID: 3180W

Total Noticed: 56

| | | | |
|----------|---|----------------------|--|
| | | Apr 24 2025 04:49:00 | Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789 |
| 15168006 | + EDI: WFNNB.COM | | |
| | | Apr 24 2025 04:49:00 | Comenitycb/bosco, Po Box 182120, Columbus, OH 43218-2120 |
| 15168007 | + EDI: CRFRSTNA.COM | | |
| | | Apr 24 2025 04:49:00 | Credit First N A, Pob 81315, Cleveland, OH 44181-0315 |
| 15168008 | + EDI: CRFRSTNA.COM | | |
| | | Apr 24 2025 04:49:00 | Credit First N. A. (Firestone), PO Box 81344, Cleveland, OH 44188-0001 |
| 15168015 | EDI: CITICORP | | |
| | | Apr 24 2025 04:49:00 | Macys/dsnb, Po Box 8218, Mason, OH 45040 |
| 15191022 | EDI: Q3G.COM | | |
| | | Apr 24 2025 04:49:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 15170258 | EDI: DISCOVER | | |
| | | Apr 24 2025 04:49:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 15168009 | + EDI: DISCOVER | | |
| | | Apr 24 2025 04:49:00 | Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316 |
| 15168010 | Email/Text: collecadminbankruptcy@fnni.com | | |
| | | Apr 24 2025 01:00:00 | First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557 |
| 15179201 | Email/Text: collecadminbankruptcy@fnni.com | | |
| | | Apr 24 2025 01:00:00 | First National Bank of Omaha, 1620 Dodge St., Stop Code 3129, Omaha, NE 68197 |
| 15168011 | Email/Text: collecadminbankruptcy@fnni.com | | |
| | | Apr 24 2025 01:00:00 | Fnb Omaha, P.o. Box 3412, Omaha, NE 68197 |
| 15190241 | + EDI: SYNC | | |
| | | Apr 24 2025 04:49:00 | GE Money Bank/Lowes, 4125 Windward Plaza Drive Building 300, Alpharetta, GA 30005-8738 |
| 15190242 | + EDI: SYNC | | |
| | | Apr 24 2025 04:49:00 | GE Money Bank/Walmart, 4125 Windward Plaza Drive Building 300, Alpharetta, GA 30005-8738 |
| 15168012 | + EDI: CITICORP | | |
| | | Apr 24 2025 04:49:00 | Home Depot, PO Box 9001010, Louisville, KY 40290-1010 |
| 15195617 | EDI: JEFFERSONCAP.COM | | |
| | | Apr 24 2025 04:49:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 15184835 | + Email/Text: RASEBN@raslg.com | | |
| | | Apr 24 2025 01:00:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 15168013 | + EDI: JPMORGANCHASE | | |
| | | Apr 24 2025 04:49:00 | Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369 |
| 15197380 | Email/PDF: resurgentbknofications@resurgent.com | | |
| | | Apr 24 2025 01:09:00 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15168016 | Email/Text: EBN@Mohela.com | | |
| | | Apr 24 2025 01:00:00 | Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005 |
| 15551443 | EDI: PRA.COM | | |
| | | Apr 24 2025 04:49:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 15190405 | EDI: PRA.COM | | |
| | | Apr 24 2025 04:49:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 15184084 | EDI: G2RSPSECU | | |
| | | Apr 24 2025 04:49:00 | PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013 |
| 15168018 | EDI: SYNC | | |
| | | Apr 24 2025 04:49:00 | Pay Pal Credit Services GEMB, P.O. Box 960080, Orlando, FL 32896-0080 |
| 15168019 | + EDI: JPMORGANCHASE | | |
| | | Apr 24 2025 04:49:00 | Prime, Card Member Services, PO Box 1423, Charlotte, NC 28201-1423 |
| 15196514 | EDI: Q3G.COM | | |
| | | Apr 24 2025 04:49:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |

District/off: 0315-7

User: auto

Page 3 of 4

Date Rcvd: Apr 23, 2025

Form ID: 3180W

Total Noticed: 56

| | | | |
|----------|---|----------------------|---|
| 15196515 | EDI: Q3G.COM | Apr 24 2025 04:49:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 15199068 | EDI: SALLIEMAEBANK.COM | Apr 24 2025 04:49:00 | Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319 |
| 15168020 | + EDI: SALLIEMAEBANK.COM | Apr 24 2025 04:49:00 | Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229 |
| 15168021 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Apr 24 2025 01:01:00 | Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505 |
| 15168022 | + EDI: SYNC | Apr 24 2025 04:49:00 | Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001 |
| 15168023 | + EDI: SYNC | Apr 24 2025 04:49:00 | Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005 |
| 15168459 | + EDI: AISACG.COM | Apr 24 2025 04:49:00 | Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 15168024 | + EDI: CITICORP | Apr 24 2025 04:49:00 | Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 15198564 | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Apr 24 2025 01:01:00 | U.S. Bank National Association, C/O Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250 |
| 15171049 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Apr 24 2025 01:01:00 | U.S. Bank National Association, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284 |
| 15198188 | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Apr 24 2025 01:01:00 | U.S. Bank National Association et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250 |
| 15184694 | + Email/PDF: BankruptcynoticesExceptions@wellsfargo.com | Apr 24 2025 01:40:48 | Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005 |
| 15168026 | + Email/PDF: Bankruptcynoticesauto@wellsfargo.com | Apr 24 2025 01:09:21 | Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709 |

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | U.S. Bank National Association Et al. |
| cr | | U.S. Bank National Association, as indenture trust |
| cr | | U.S. Bank National Association, as indenture trust |
| cr | | U.S. Bank National Association, not in its individ |
| cr | | U.S. Bank National Association, not in its individ |
| 15168001 | | Capital One Bank Usa N |
| 15168014 | | Kades Margolis - 403B Loan |
| cr | *+ | Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| cr | *+ | Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005 |
| 15197594 | *+ | Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 15488575 | *+ | U.S. Bank National Association, et al., C/O Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT. 84165-0250 |

TOTAL: 7 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-7

User: auto

Page 4 of 4

Date Rcvd: Apr 23, 2025

Form ID: 3180W

Total Noticed: 56

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Denise Carlon | on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 dcarlon@kmlawgroup.com |
| Denise Carlon | on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 dcarlon@kmlawgroup.com |
| Denise Carlon | on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 dcarlon@kmlawgroup.com |
| Glenn R. Bartifay | on behalf of Debtor Mark T Kresak gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com |
| Glenn R. Bartifay | on behalf of Plaintiff Jennifer L Kresak gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com |
| Glenn R. Bartifay | on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com |
| Glenn R. Bartifay | on behalf of Joint Debtor Jennifer L Kresak gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com |
| Glenn R. Bartifay | on behalf of Plaintiff Mark T Kresak gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com |
| Maria Miksich | on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 mmiksich@kmlawgroup.com |
| Michelle L. McGowan | on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 mimcgowan@raslg.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |
| Sindi Mncina | on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 smncina@raslg.com |
| Steven P Kelly | on behalf of Creditor U.S. Bank National Association Et al. skelly@sterneisenberg.com bkecf@sterneisenberg.com |

TOTAL: 14